NEW NICK CARTER WEEKLY

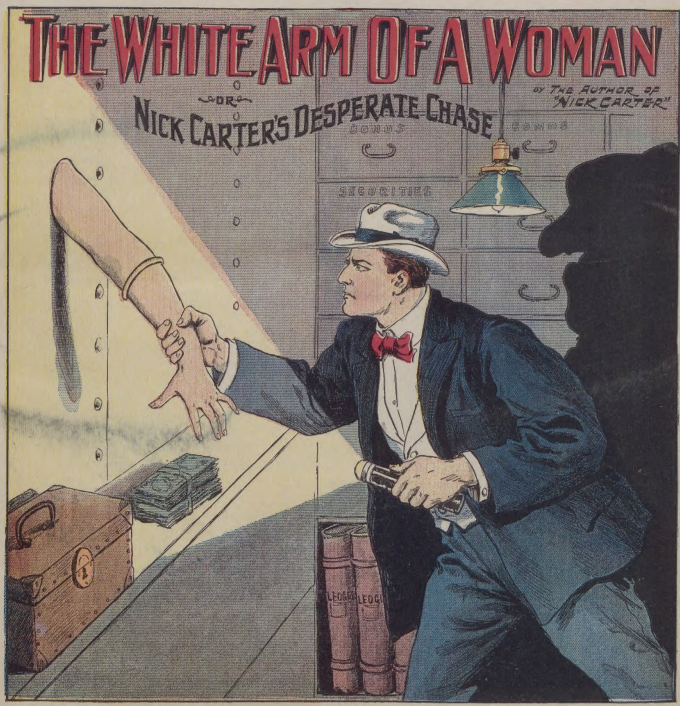
Issued Weekly. By subscription $2.50 per year. Entered as Second-class Matter at the N. Y. Post Office, by STREET & SMITH, 79-89 Seventh Ave., N. Y.

No. 522 NEW YORK, DECEMBER 29, 1906. Price, Five Cents

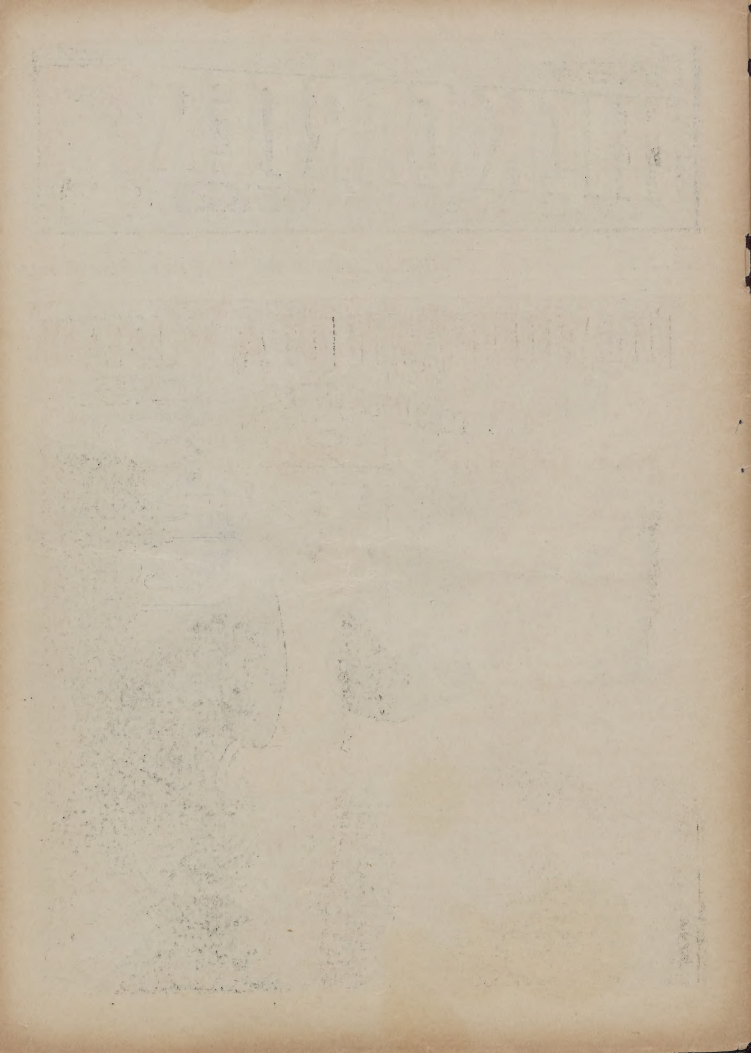
THE WHITE ARM OF A WOMAN

OR NICK CARTER'S DESPERATE CHASE

BY THE AUTHOR OF "NICK CARTER"



He saw a bare white arm and hand as it searched around the shelf blindly for more packages, and seeing it he reached out and seized it in his own iron grasp.



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The White Arm of a Woman

Fri. Mch. 29, 1912.
Sun. Feb. 15, 1920.

OR,

NICK CARTER'S DESPERATE CHASE.

Edited by CHICKERING CARTER.

CHAPTER I.

NINE MYSTERIOUS ROBBERIES.

"Hello, Mr. Carter, I was just on my way to your house to see you."

"Indeed, Mr. Barnes? Then my call here is a fortunate one."

The two had encountered each other at the front door of the Almquist Bank; the detective in the act of entering the building, the banker about to leave it.

The time was five minutes before three in the afternoon—just about the closing hour for the establishment.

"These doors will be closed in a moment now," said the banker. "Come inside, Carter. We will go into my private room."

As soon as they were seated he added:

"My curiosity gets the best of me, Carter. I am wondering what you were after me about."

"Yes?" replied the detective, smiling.

"I haven't seen a sign of you since—it is almost a year, isn't it?"

"Just a year, in fact, Mr. Barnes. To be exact, we have not seen each other since we parted at Grantley, in Virginia, after Peter Hampton killed himself.* However, I received the card announcing your marriage to Cynthia Hampton, and I know that you have provided handsomely for her brother Frank. But there are two things connected with that time which I know nothing about, and it was to ask you some questions about two people who were connected with that affair that brought me here this afternoon."

"Who?" asked the banker.

"I wished to ask you what became of Mrs. Hampton—or, as she was known for several years, Madam Loyola, the mystic."

"I don't suppose, Carter, that you have forgotten that the woman is my wife's mother?"

"No; but as mother and daughter had seen nothing whatever of each other since Cynthia was about twelve

*See NICK CARTER WEEKLY, No. 521, "The Mysterious Stranger; or, Nick Carter's Complex Case."

or thirteen years old, there couldn't be much in common between them."

"There wasn't; and there isn't. Who was the other person you wished to ask about?"

"Preston."

"The nigger?"

"Yes. The old servant of the family who was so faithful to his master and mistress both, notwithstanding the fact that the two had been separated for many years."

"May I ask why you make the inquiry about either of them, Carter?"

"Certainly. I have no reason in the world, save that when I was about half a block away from this bank just now a carriage passed me in the street. I could have sworn that the man who was driving the horses was old Preston; and I was convinced of it when through the window of the vehicle I caught a glimpse of a face which could have belonged to no other than—shall I say Madam Loyola, or shall I say Mrs. Hampton?"

"If it is all the same to you I would rather refer to her as Madam Loyola. It is the name by which she has been known for almost twenty years."

"All right," agreed Nick.

"So that is what brought you to the bank; eh?"

"Yes; that and the fact that I had not seen you in a long time."

"Don't you think that you might be mistaken about that driver of the carriage and the woman inside?"

"I hardly think so. It looked like Preston; and the woman looked like Madam Loyola. Seeing the two together——"

"Yes. I understand. Still, I think there was a mistake."

"It is quite possible."

"You see, Carter, neither my wife nor I have heard a word about either of them since the courts decided that nobody would be prosecuted for the killing of Jud van Epps. As soon as Madam Loyola and Preston were dismissed from the custody of the court, they both disappeared, and there has never been a word from or a sign of either of them since, so far as my wife and I are concerned."

"Oh, well," said the detective, "they do not interest me, anyhow. It was merely the coincidence of thinking that I saw them and of being near to your bank at the closing hour at the same time, that induced me to call. But you stated when we met that you were just on your way to see me. That is another coincidence. What were you after me for?"

"I wanted to consult with you, Carter."

"Eh? What about?"

"About a very mysterious affair, indeed. One that has puzzled me continuously for six months or more."

"What sort of a mystery is it?"

"A series of thefts from the bank; to be perfectly plain, from the vault itself."

"What is that? From the vault?"

"Just that."

"Isn't that rather a strange statement for you to make?"

"I suppose it sounds so; it is, in fact, no less strange to me; but it is, all the same, a veritable truth."

"Am I to understand that money or articles of value have been taken from the vault of this bank after the vault has been locked and the bank is deserted, save by the watchman? It sounded as if that was what you intended to say."

"It is exactly what I intended to say."

"And did you not also say that these thefts have been going on for six months or more?"

"I did."

"Will you tell me why you have waited six months to tell me about it? Or have you had somebody else investigating the affair in the meantime?"

"No. I have not. So far as I know, we two are the only persons who know about the losses—that is, since the second one occurred."

"You will have to be somewhat more explicit, Barnes."

"To be frank with you, the first loss was discovered just about six months ago. It was a package of bills amounting to twelve hundred dollars. It happened that I placed that particular package in the safe myself—and the next morning it had disappeared. As I had been standing beside the clerk who closed the vault that night, and had seen the door locked, I succeeded in convincing myself that the loss was somehow my own fault."

"Well?"

"Not long after that—two or three weeks—another package of money was missing in the same mysterious manner. The circumstances surrounding it were almost identical, with the exception that one of the tellers had put the package in the vault before closing it."

"Did you convince yourself that you were also responsible for that loss?" asked the detective dryly.

"No; but I could not even suspect where the blame could be placed."

"What did you do about that second loss?"

"It was my cashier who discovered it. We talked the matter over between us, and we decided to say nothing at all about it."

"Did you keep to that idea?"

"Yes."

"Go on."

"Then came a third, a fourth, a fifth, and a sixth loss of the same sort and evidently consummated in the same manner. Last night we sustained the ninth loss of the kind."

"You amaze me, Barnes. And do you mean to say that

you have done nothing about it save to keep the matter a secret between yourself and the cashier?"

"The losses have been kept secret; but I have taken steps——"

"What steps?"

"You are aware, of course, that we maintain a secret service of our own here; eh?"

"Yes."

"Well, I have had every employee of the bank thoroughly shadowed ever since that first loss."

"Including the cashier?"

"Certainly."

"And with what result?"

"With no result whatever."

"You mean that your secret service has found nothing out?"

"Nothing at all."

"None of your men have been spending more money than usual?"

"No."

"In a word, then, you are no nearer to the truth than you were six months ago, after the first loss?"

"Not an atom."

"Who is your cashier now?"

"Gregory Martin is his name."

"Is he the man who succeeded Peter Hampton?"

"Yes."

"Was he an old employee of your bank?"

"No; I got him from another bank, where he had been note-teller for many years."

"Good record?"

"The very best."

"Do you know if he and Hampton were known to each other in the old days?"

"Yes. I think he was about the only friendly associate that Hampton had."

"So Martin has been with you now about a year; eh?"

"Yes."

"Is he aware of all the nine losses?"

"Yes."

"And the other clerks in the bank? Do they know about them?"

"The tellers know. They are as much mystified as I am."

"What amount do these losses aggregate?"

"Twelve thousand dollars."

"How has the deficiency been made up each time, Mr. Barnes?"

"I have made it good out of my personal resources each time."

"Why have you done that?"

"Because I had an idea that by keeping still I could hit upon something which would explain the mystery."

"Humph! I think you have taken a very poor method. However, it won't do any good to go into that part of it now. Where is this vault located?"

"In the banking-room, of course."

"Is it furnished with a time-lock?"

"Certainly."

"How long has this bank been in existence, Barnes?"

"Forty years."

"And it has always occupied this building, has it not?"

"Yes. It is one of the old banks. When this building was put up to accommodate it, it was the finest in the city. But of course forty years have seen great changes. We are very much of a back number now, Carter."

"Yes," replied Nick dryly. "In more ways than one, I think."

CHAPTER II.

THE SIGNIFICANCE OF COINCIDENCES.

"Is that time-lock on your vault also a back number, Mr. Barnes?"

"No, indeed. It is a new lock. In fact, I have had a new one put on very lately."

"When?"

"I had it done immediately after the second robbery."

"It is set every night?"

"Yes."

"For what time?"

"Nine-thirty in the morning."

"And on the occasions of these robberies have you discovered anything to lead you to suppose that the lock had been tampered with, or that it had not performed its work properly?"

"Nothing."

"Are you quite positive—or do you think you are quite positive that these packages of money were taken *from* the vault?"

"Absolutely so."

"I mean, are you positive that the packages were not stolen either before or after they were supposed to be placed in the vault?"

"Certainly. Didn't I tell you that the first of the losses was of a package of money which I put in the vault myself, and that I stood near the vault until it was closed, *after* I had put the package inside?"

"Yes; but that was when the old lock was on the door."

"The old lock was just as good as the new one. And besides——"

"Well? Besides——"

"I did precisely the same thing with the package that was stolen last night. I put it in the vault myself. I laid it on a particular shelf—the same shelf, by the way, from which every package has been taken—and I stood by until the vault was closed."

"Go on—relative to that particular package."

"Well, I was about to add that I was here when the

vault was opened this morning, and that I purposely stood near at hand when the door was thrown ajar. The package was not there. It was gone."

"Were you the first one to enter the vault after it was opened this morning?"

"No; but I could see, from where I stood, that the package had disappeared. It was not where I had left it."

"I am to infer from all this that when you put the package where you did you expected it to be taken?"

"Well, it was about time for another robbery, for one thing; for another, I placed it on the exact spot from which the others had been taken."

"I see. How much money was in the package that disappeared last night?"

"Two thousand dollars."

"And you thought it would be stolen when you placed it there, did you?"

"Yes."

"Then a natural supposition to follow it is that you marked the bills that you put into the package."

"I did."

"Good. What were the denominations of the bills?"

"There were twenty one-hundred-dollar bills in the package."

"And how did you mark them?"

"With a conductor's punch that I purchased for the purpose."

"What sort of a mark does that punch make?"

"A spade; like the ace of spades in cards."

"I suppose your idea was that hundred-dollar bills when changed attract attention and that a person receiving them would be apt to notice the punch mark—and to remember it; eh?"

"Exactly."

"Isn't it also likely that the person who stole the money would notice the marks?"

"I don't think so—at first; not until one or two or three of them had been changed. My idea was that I would send a notice around among the banks to-day—provided the bills were stolen—asking each bank to take pains to trace any such bill that came to them to the person who deposited it and as far back of that as possible."

"Well, it wasn't a bad idea. Did you send out the notice?"

"No; I neglected it. Then I thought I would see you."

"I would like to examine the inside of that vault, Mr. Barnes."

The banker looked at his watch.

"It is too late now," he said. "The vault has been closed for the night; but if you will come around to-morrow, at any time while the bank is open, you may examine it all you please."

"I think I will be here when the vault is opened; and I think, moreover, that you had better take the entire clerical force of the bank into your confidence."

"Do you really think that?"

"Yes."

"I always thought it was your policy to work as much in secret as possible."

"It is—on certain occasions. But there are others when it is decidedly best to let all who are concerned in the affair know exactly what you are doing."

"And you think that this is one of them?"

"Yes; this is one of them."

"Will you come here in the morning, then, at nine fifteen?"

"Yes; and now I wish you would find out for me if anything has been placed on that particular shelf in the vault this afternoon."

"I gave orders that nothing was to be put on that shelf to-night."

"Go and find out if your orders have been obeyed, please."

The banker left the room and went into the main part of the bank. After a few moments he returned and announced that the order had been obeyed.

"Anyhow," he added, "it is not likely that there would have been another theft to-night. They have never happened so close together."

"I suppose," said the detective musingly, "that when this building was erected there was not so much care taken in regard to security against burglars, as are indulged in now; eh?"

"All the care was taken that the architects of that time knew how to take. But the science of building had not advanced to the point where it is now."

"Forty years you say; eh?"

"Yes."

"Have you been connected with the bank all that time?"

"It is just thirty-two years since I began a clerkship here, under my father. I succeeded him you know. He erected the building. It was a private bank when he started it."

"Exactly. Has anything of this kind ever occurred before in the history of the bank?"

"No. Certainly not."

"Your father was pretty well up-town for a banking institution, when he put up this building, don't you think?"

"Yes. It was almost out in the country at that time. But business came to him."

The detective rose to take his leave, saying that he would be around in the morning at the time agreed upon.

As he was leaving he turned to say:

"By the way, Barnes, it wouldn't be a bad idea to send out that message to the other banks about the bills with

the holes punched in them. I don't much think that anything will come of it; but there might."

That evening in discussing the matter with Chick he said:

"There is no doubt, Chick, but that there is something more than chance in what is called a coincidence. Anyhow, I think that coincidences are first cousins to telepathy."

"Tell me just what you mean by that statement," said Chick.

"I mean that it is rather odd that I should have been entering the bank to call upon Mr. Alexander Barnes at just the moment he was leaving it to call upon me; it is odder still that I was induced to go there by a chance sight of two persons who were mixed up in the defalcations of the former cashier, Peter Hampton. They were not a part of the defalcation, but they were associated with him—with the man who committed them. One was his wife and now his widow, and the other was a faithful servant who had served him all his life."

"I know that."

"And the money which Hampton stole at that time—all but nineteen thousand dollars which he returned at the time he shot himself, was stolen for the woman—*and the nigger knew all about it all the time.*"

"I suppose what you mean, Nick, is that you suspect that in some way those two are responsible for these thefts which are puzzling you now."

"I think that it is likely."

"But that doesn't go even a little way toward solving the mystery as to how access is obtained to the vault."

"Oh, I have never been in doubt about that part of it for a moment, since Barnes told me his story."

"You haven't?"

"No."

"How in the world do you account for it, then?"

"Simply by believing that there is a way into that vault other than through the door; a way that is so cleverly concealed that the banker and his clerks have never suspected it; a way that has been dug out of the earth and through the foundations of the building; a——"

"Do you mean that the woman and the nigger have tunneled under the building——"

"Not at all. I mean that Hampton did it when he was employed there."

"Oh, I say, Nick!"

"Don't forget that he was employed in that bank twenty-eight years. Don't forget that the building is a very old-fashioned one, and that it has never been altered since it was erected."

"What of that?"

"If you should remove a shovelful of earth from a certain place every day for twenty-eight years you would take out 10,220 shovelfuls. If you removed two shovelfuls a day, the amount would be doubled. If you took out ten, there would be more than a hundred thousand shovelfuls removed. That would be quite a lot of earth, and it would make quite a respectable-looking tunnel. Don't you think so?"

"Do you mean that Hampton was probably at that thing all his life?"

"It looks so to me."

"Then he was always a thief."

"He probably always had the instincts of a thief, although he curbed his desires until he began upon those defalcations."

"Ah, Nick! There is the weak point in your argument. If he had dug the tunnel, and could rob the vault at any time he pleased, why did he monkey with the books, at all? Why didn't he help himself in the same manner that the present thieves have done?"

"That is easily answered. It was because he was saving his tunnel for a great coup. He had decided to make use of that only in the last extremity. Possibly, having grown older, he had even abandoned the idea of ever robbing the bank in that manner. At all events, I think that the solution of the mystery of the present robberies lies in a tunnel under the vault. And I think I will be able to prove it."

"Possibly," admitted Chick; but it was plain that he did not agree with his chief.

CHAPTER III.

NICK CARTER'S BAD MONEY SCHEME.

The detective appeared at the bank promptly at a quarter-past nine the following morning, and he found Mr. Barnes anxiously awaiting him.

"Come into my private room a moment," he said. "There is fifteen minutes yet before the time-lock will be ready for us. I have something to tell you."

"What is it?" asked Nick, as he dropped into one of the leather-covered chairs.

"You were right about thinking that you saw Madam Loyola and the negro Preston yesterday."

"I was already sure of that. What of it?"

"I have also seen them."

"When? And where?"

"I passed them this morning while I was riding in the park. I always take a five-mile horseback ride in the morning before I eat my breakfast. I passed them in the upper part of the park."

"Did they notice you?"

"I don't think so. Neither of them looked my way. You see, I was on the bridle path, and they were on the carriage road. It was at a point where the two come closely together. There are only a few bushes between. I don't think they noticed me, at all."

"Well, what were they doing?"

"Nothing at all. Just riding along. The madam was

leaning back in the carriage—it was a victoria—and Preston was driving. He was looking straight ahead of him."

"They seemed to have no idea of escaping observation; eh?"

"None at all. Why should they?"

"There is no reason—save that they are in the same city with the woman's daughter."

"My wife. Yes."

"Have you asked your wife if she has heard anything of her mother?"

"I asked her while we were at the breakfast table this morning."

"And she replied——"

"That she had heard or seen nothing whatever of her mother. You know—or possibly you do not know—that it was agreed between us at the time of our marriage that she should have absolutely nothing whatever to do with her mother. I am quite sure that she never has."

One of the clerks appeared at that moment to summon them to the opening of the vault, and they went into the bank together.

It was evident at once upon the opening of the door that nothing had been disturbed during the night, and as soon as the cash and other things had been removed, Nick asked them all to go away and leave him alone while he examined the interior of the vault.

He spent half an hour inside of it, after which he rejoined Mr. Barnes in the private office.

"Well?" said the banker. "What have you found?"

"I have found nothing."

"What did you expect to find?"

"Exactly what I discovered."

The banker laughed.

"Then you are not disappointed?" he said.

"At least, I am not surprised."

"Perhaps you will tell me what you were looking for, at least."

"I was looking to find some means of getting inside that vault except through the regular door."

"Oh, I have thought of that, too. I have searched through the vault dozens of times, but with no result. If there was a tunnel and a way from it into the vault, some sort of trace of such an entrance would be left, wouldn't there?"

"It would seem so."

"And there isn't any such trace, is there?"

"Not that I have been able to discover."

"So it is nonsense to suppose such a thing, isn't it?"

"No; no more so than it was at first. The way inside that vault other than by the door is there somewhere, only we have not yet been able to find it."

"But it seems like nonsense, doesn't it?"

"It isn't so great nonsense as to suppose that the money that has been stolen could dematerialize and pass out through those solid walls, is it?"

"N-no."

"You keep all your cash inside that vault over nights, don't you?"

"Yes."

"How much actual cash was there in the vault night before last?"

"About six hundred thousand dollars in round numbers."

"It might all have been taken at one swoop, might it not?"

"Yes; that is the most puzzling thing to me about the whole affair."

"You mean that the thieves should take a paltry few thousand dollars at a time, when they might take so much?"

"Yes."

"I don't think it is strange, at all."

"You don't! Why not?"

"Because they only take what they can reach."

"Oh. I see. What is on that particular shelf."

"Yes."

"Then you don't think that the thieves actually enter the vault?"

"No. I think that at the most it is an arm and a hand which reaches inside."

"It is all a very great mystery, Carter."

"It stands to reason, does it not, that if a thief could enter bodily into that vault, and so handle all the thousands and hundreds of thousands it contains, that he or she or they—would take all they could lay their hands on?"

"I should suppose so."

"Then it follows that they found it impossible to lay their hands on any more than they did actually steal."

"Yes."

"Now, every amount you have lost from the vault has disappeared from that same shelf, has it not?"

"Yes."

"I want you to load that shelf to-night—for me."

"With more money?"

"Yes; with some that I have brought to you."

"Why should you bring money to me for that purpose?"

"Because it is the money I wished used for that purpose. In other words, Barnes, it is some very clever counterfeit money that I had stowed away in my house for an emergency of this sort. I have always thought that the day would come when I would want to make use of it. That is why I kept it. Look."

The detective passed a roll of apparently perfectly good money to the banker, who studied it for some time in perplexity before he said:

"Yes. I recognize it now. It is some of that last Brockway lot, isn't it?"

"Yes."

"It might easily pass anywhere save at a bank."

"Yes. That is why I have brought it."

"You wish these thieves to get hold of it and try to pass it?"

"Yes."

There were ten one-thousand-dollar bills in the roll; and after a moment the banker remarked:

"They are big bills, Carter. The thief may be afraid to try to pass them."

"That is a chance which we must take."

"All right. I will put them on the shelf to-night."

"I want you to do more than that."

"What more?"

"I want you to let me put them there. I also wish to set the time-lock and close the door of the vault myself."

"But why?"

"Also," continued the detective, ignoring the question, "I wish you to give your regular watchman a night off to-night and to appoint me temporarily on his job. I want to keep watch here myself to-night."

The banker hesitated.

"I couldn't agree to let you set that time-lock for any other hour than the one now in use without consulting with my directors, Carter."

"Oh, bosh! You needn't bother about that part of it. I will set the time-lock for 9:30, all right. That is all you want, isn't it?"

"Yes."

"Then I will leave this counterfeit money with you, Barnes. During the day you can wrap it carefully in a package—or, stay; I will attend to that myself now. We will put it here in this small safe until we are ready to use it."

"Look here, Carter," said the banker, while Nick was preparing the package, "if that 'queer' money should be stolen to-night, couldn't we be criticized rather harshly for having made use of it? And wouldn't I be responsible for all losses sustained because of it?"

"I don't know about that; and I don't care, either. I wish it done. I don't think there will be any losses. And besides there is another point connected with it to which I wish you to attend."

"What is that?"

"You must send a notice through the clearing-house to-day of what you propose to do. Say in the notice that you have been sustaining sundry mysterious losses through theft and that Nick Carter has supplied you with the 'queer' money. Give a description and the numbers of the bills, and say that you will notify the banks the instant that the money has disappeared—if it should be stolen."

The face of the banker cleared.

"That is all right," he said. "In that way we will be entirely on the safe side."

"Entirely so—yes."

"And you don't want the watchman here to-night?"

"No. Send word to him not to come to-day; or wait until he comes and then send him away. But you need not let anybody else be aware of the arrangement. It is not necessary."

"All right."

"I will come here at three and I will fix the time-lock and close the vault myself."

"I suppose you expect to hear through the door what is going on inside; eh?"

"Yes; if anything does go on inside."

"I ought to warn you that a week or two may elapse before the thieves put in another appearance, Carter."

"I don't think so. It is my opinion that they come every night, and take what can be reached. However, I will know more about that to-morrow morning."

"To be sure."

And so it happened that when the last clerk had departed for his home that night Nick Carter was left alone in the bank, having himself arranged the time-lock and closed and fastened the door of the vault.

He expected important developments before morning, and he was thoroughly prepared for them.

CHAPTER IV.

THE WHITE ARM OF A WOMAN.

The detective kept his word with the banker when he promised that he would set the time-lock of the vault door for 9:30. But it was for 9:30 that same evening, instead of for the following morning, as the banker supposed.

Nick correctly conjectured that he would be entirely alone in the bank by that time, and he did not believe that the thieves would make any effort to enter through their mysterious tunnel before that time.

That they were in the habit of visiting the vault quite often he did not doubt, and as well might they put in an appearance to-night as at any time.

At half-past nine he heard the click of the time-lock, and after waiting a moment he very quietly opened the great steel door.

A glance inside informed him that at least the thief or thieves had not been there yet, and after looking thoroughly around the interior to assure himself that everything was in place as he desired it to be, he closed the door again; but he did not turn the bolts into place. Instead he left the great door in such a way that he could open it quickly with one steady pull upon the handles.

Then he stretched himself upon the floor in front of the door and prepared himself to wait and listen.

Every half-hour he was obliged to leave his post for two or three minutes in order to mark the watchman's clock, and it was after the seventh trip of this kind—in other words, at half-past twelve—that he decided to spend the remainder of the night inside the vault.

To arrange the door so that he could do this without danger of the great door shutting upon him, he went to a cupboard in the bank and secured a cork from an ink-bottle; and this he wedged firmly against the sill of the door in such a manner that the steel barrier would be held ajar about a half an inch when it rested against the cork.

This half an inch was entirely sufficient to prevent any ray of light from penetrating to the interior of the vault from the bank; and it was also sufficient to admit of enough air for him to breathe.

That done, he arranged a small rug on the floor inside the vault, and stretched himself upon it to wait.

He had determined to let the marking of the watchman's clock go after that, and so he had very little idea of the flight of time.

It is possible that he drowsed a little, although he was not aware of it; but, at all events, he was suddenly startled into alertness by a sound which might be made by rubbing one's hand along the surface of a smooth wall.

For just an instant he listened intently, and then, satisfied that there was a sound inside the vault, he rose quickly and silently to his feet and pressed the button of his light.

A man will see a great deal in one flash of light, and in the first glare of it Nick saw that the package of bad money he had put there as a decoy had already disappeared.

But he saw more than that.

He saw a bare white arm and hand—saw the arm almost to the shoulder; saw the hand as it searched around the shelf blindly for more packages. And, seeing it, he reached out and seized it in his own iron grip—seized it and held it.

The arm had been thrust through a hole in the side of the vault, which it filled completely, so it was evident at once to him that no ray of the light he held had passed through to warn the owner of the arm and hand of his presence.

And when Nick seized hold of the wrist he made no sound; he only grasped and held on, tightly and immovably.

He could feel a shudder of fright go through the owner of the arm and hand, and for a moment there was a terrific effort to withdraw it; but he held on firmly, and presently the struggling ceased. The arm remained passively in his grasp.

He brought his light to bear on it then, and he was not surprised to discover—his sense of feeling had already told him as much—that he was clinging to a woman's wrist.

It was a very white arm, a very plump arm, perfect in symmetry; it evidently belonged to a woman who was well aware of the fact that her arm was charming.

The hand was beautifully formed and perfectly cared for.

It remained perfectly passive in his grasp now. There was no tension of the muscles. Nor was there any effort made a second time to wrench it away from him.

Nick stood there for some time, silently studying it. He was wondering what in the world he should do with it now that he had it.

Plainly he could not pull the woman through the opening after it; also plainly he could not go through the opening himself after her.

He held her by the wrist, so that she could not get away; but he had no more idea of the personal appearance of the owner of that arm than if she were on the opposite side of the Atlantic Ocean.

Nor was there any distinguishing feature about the hand or the arm by which he could hope to recognize either if he should see them again.

The humor of the situation impressed him, and he laughed aloud; then he looked around him where he stood for something with which to fasten the arm where it was.

On the floor, within reach of his feet, was a large package of something, tied with a stout cord, and with one foot he pulled it toward him; then he managed to bend down and with his pen-knife in his free hand he cut the cords from the bundle.

Having possessed himself of the cord, he made a slip-knot in one end of it and caught this over the wrist, pulling it rather tight; the other end of the cord he tied firmly to a knob on the outside of one of the compartments in the vault.

This done, and the arm fastened so firmly that its owner could not withdraw it by so much as half an inch, the detective stepped away a little and studied what he had done.

The reader will remember that there was right then a woman in the city whom he suspected of knowing about these thefts; but it must also be remembered that he had absolutely nothing upon which to base his suspicions—that is, nothing that would impress a jury.

And now he held the woman—the real thief—a prisoner, and yet he was as ignorant of her identity as if she were a thousand miles away.

Between himself and her there was a wall of steel. He did not know how thick it was, but he guessed from the appearance of things that it must be about eight inches.

It might occur to the reader that all the detective

had to do now was to leave the arm fastened where he had secured it and to search out the other side of the vault, and so find his prisoner; but one must stop and consider the difficulties of such an undertaking.

In the first place, Nick happened to know that the building which adjoined that bank on that side was a church—an old church in the heart of the city, but long since abandoned for church services. It had, in fact, been lately sold to some investors, who were going to tear it down and erect in its place an office building.

Again, it was folly to suppose that the person whose arm he had captured was even now inside of that church. That she was between the walls of the church and the steel wall of the vault he could not doubt; but even so, taking into consideration the thickness of the two walls, and remembering that the spot where she was standing must have been approached by way of a tunnel, it was more than likely that she had not so much as touched the wall of the church in approaching the spot where she now stood.

"I might," he thought, "by making use of surveying-instruments, ultimately arrive at a solution of the problem defining that woman's exact locality at the present moment; but even if I did that, I would have to break through the wall of the church, and by the time I had worked out the whole thing the woman would have starved to death, doubtless."

The thing for him to find was, of course, the tunnel; but where to look for it was a very difficult question to determine.

The entrance to it might be a long way off. It might begin in the cellar of any one of fifty houses in that neighborhood.

To make a counter-tunnel between the buildings in order to find it was impracticable for a great many reasons; to figure out the locality and then pierce the church wall was as bad, because of the publicity that would naturally follow.

Banks desire to have matters of this sort hushed up. Bankers are as careful about them as hotel proprietors are reluctant to speak of a suicide in their hostelries.

To hold the woman where he had her for an indefinite time was also impracticable.

Nick began to be almost sorry that he had seized the arm at all, for now that he had it he did not in the least know what to do with it.

He thought of everything; he even thought of X-ray photography—only he was aware of the fact that even that wonderful process could not photograph the woman through steel; it might have pictured the steel through the body of the woman, but it would not work both ways.

He thought of releasing the arm in utter silence, just as he had captured it—and with all his thinking he could not arrive at a definite conclusion concerning the best thing to do.

Then he was startled by hearing a muffled voice proceeding from the opposite side of the steel wall.

"If you will let go of my arm I will restore the money," it said; and because of the barrier between them he could not have told whether it was a man or a woman who spoke.

But the words afforded a suggestion, and he unfastened the end of the cord from the knob on the compartment; and then, holding it tightly, he let the arm be withdrawn into the hole until only the wrist and the hand were visible.

But he held it there. Its owner could withdraw it no farther.

Then he leaned forward, and with his face quite close to the wall, and therefore not far from the hole which now afforded an opening all around the arm, he replied:

"Do you realize that I can hold you here until I starve you into submission?"

The voice replied to him in a whisper; evidently the person on the other side of the wall was perfectly well aware of the danger of permitting her voice to be recognized.

"I am aware that you think so, but you would not succeed," was the reply.

"Why not? Why wouldn't I succeed?"

"Because, if necessary, I would starve before I would give up."

"I am not so sure of that, madam."

"Besides, I wouldn't have to starve. I can have food and drink brought to me where I am."

"By your confederate, the negro?"

"By any one of half a dozen confederates," she replied; and then Nick thought he could hear a light laugh, and he realized that he had made a mistake in mentioning the negro—a mistake for the reason that if his suspicions were correct it would have put the woman on her guard, and she would no more be seen riding in the streets of the city driven about by the negro coachman.

"If you will let me go I will restore the money," she repeated; and, save that the voice was in a whisper, it was as calm as his own. She did not act as if she were in the least frightened.

It will be recalled that Nick did not wish the money returned. That was no part of his plan; and now he decided on a bold move.

He seized the wrist with his left hand, loosened the noose around it with the other, and then, without warning of any kind, he released the arm.

Instantly it disappeared, and as instantly something filled the aperture through which it had been thrust.

And it filled it so completely that Nick rubbed his eyes and stared at the place where the hole had been.

There was absolutely nothing there to tell him where the arm had been thrust through the wall of steel. There was not a crack, or the sign of one.

Whatever it was that had been used to fill the opening, it was so perfectly fitted that he could not discover it.

Plainly, the work had been done by a master mechanic.

CHAPTER V.

NICK CARTER CHARGED WITH A CRIME.

For a moment the detective stared at the spot in amazement, and then he turned on the electric lights inside the vault.

Nevertheless, with all that brilliant illumination he found it impossible to discover just where the circular aperture through the wall had been filled.

But there was now sufficient light for him to make use of his magnifying-lens, and by careful inspection with that he finally succeded in finding a faint line no larger than the finest of hairs where the hole had been filled.

He looked around him for some article with which he could strike a heavy blow, and then he remembered to have seen a hammer near the radiator in the president's office of the bank.

Having secured it, he struck a lusty blow with the hammer against that spot—but only to see the hammer rebound so that it almost flew from his grasp, and that without making the slightest impression where the blow had fallen.

Realizing that he could accomplish nothing more there, he turned off the lights and left the vault; and, having set the time-lock for half-past nine in the morning, he fastened the steel door and then betook himself to the private office of the president of the bank, where he made himself comfortable in one of the easy chairs and lighted a cigar.

It was about half-past two o'clock in the morning when he heard a summons at the door of the bank, and he started up in his chair, wondering what it could mean.

After a moment the summons was repeated. It was an insistent rapping against the outer door, and it was evident that somebody was there who wished to get inside, or at least to ascertain what was going on inside.

For a moment the detective pondered the matter in his mind whether he should respond to the summons, or pay no attention to it; and then the thought occurred to him that it might be a police officer, who had seen the lights inside the bank, and was naturally and correctly inquisitive about it.

With this idea in mind he went to the door.

There were two chains on the door, one above the other below, the lock, and these were arranged to permit the door to open so that a space about four inches in width would show between the door and the casing.

The detective had no thought of danger to himself when he went to the door. He had decided in his own mind that the rapping had been made by a policeman, and therefore he felt that he only had to reassure the officer by telling him who he was and proving it.

So he turned the key in the lock and opened the door as far as the chains would permit it to swing, and at the same time he naturally held his face close to the opening.

And then the unexpected happened.

In the first instant that he peered through the opening he saw a shadowy figure outlined against the lights of the street; the next instant he reeled backward, with an exclamation of pain.

A whole handful of red pepper had been thrown squarely into his eyes through that crack between the door and the casing, and the terrible powder filled not only his eyes, convulsing him with exquisite pain, but it also filled his nostrils and his mouth, strangling him as well.

He reeled backward and fell to the floor.

It was as if he had been hit with a heavy club, and as if at the same time his breath had been knocked out of him.

The pepper in his eyes was like red-hot irons gouging them out of their sockets; and in his nostrils and throat it set him to sneezing, and coughing, and strangling in spasms over which he had no control whatever, even with his great powers of resistance.

So great was his agony that he did not even know that a pair of enormous nippers were thrust through the aperture the instant he fell to the floor; that the brass chains were cut, one after the other, and that the door swung partly open, admitting three persons, one of whom was a woman.

He was still writhing on the floor when a heavy blow fell—mercifully, perhaps—upon his head, and rendered him senseless.

* * * * * * *

It was exactly a quarter past nine the morning following this event when the telephone-bell at Nick Carter's house rang out sharply, and Chick was summoned to reply to it.

"Hello!" he said, as he put the receiver to his ear. "Who is it, please?"

"This is Alexander Barnes, of the Almquist Bank," was the reply. "Is Nick Carter there?"

"No. I supposed he was at your bank. I am his first assistant. What is wanted?"

"Are you Chick?"

"Yes."

"I wish you would do me the favor to come here to the bank at once—just as quickly as you can get here. Don't ask questions now, but come here to ask them."

"All right," replied Chick. "I will be there in twenty minutes."

And he was.

When he entered the bank he was conscious of an air of suppressed excitement around him. The clerks were conversing in low tones with one another, and Chick perceived that already there were two detectives from the central office there.

He walked straight backward to the president's office and rapped against the door. Then he entered, and found himself confronted by Alexander Barnes, and two other gentlemen, whom he took to be directors of the bank.

"Well," said Chick, "here I am. Where is Nick Carter?"

"That is a question which I hoped you would be able to answer," replied the banker, with a scowl and a curl of his lip.

"Is he not here?" asked Chick.

"He *was* here last night. I left him in charge of the bank, having taken his advice and given the regular watchman a night off," was the icy reply. "The result of it all is that the bank has been looted of almost all it contained and Nick Carter has disappeared—with the other thieves."

Chick started as if somebody had jabbed him with a pin.

"What's that!" he demanded.

"Do you wish me to repeat it?" asked Barnes coldly.

"Yes. If you please, I wish you would repeat it!" and Chick swung around and faced the banker, with flashing eyes and set jaws, so that the banker twisted uneasily in his chair; but, all the same, he replied:

"Nick Carter was here yesterday when the bank closed for the day. Nick Carter, at his own suggestion and with my permission, closed and locked the vault of this bank himself. He told me that he set the time-lock for 9:30 this morning. At his suggestion, I left him here in charge in place of the regular watchman. Nick Carter agreed to mark the watchman's clock every half-hour throughout the night; he made himself responsible for the entire safety of the bank through the night."

"Well?" said Chick, as calmly as he could speak.

"Well!" repeated the banker after him, and starting to his feet, at the same time bringing his fist down upon the table in front of him with a resounding whack. "When the bank was opened this morning it was found that everything here was in confusion. Nick Carter had disappeared; there was no sign of him anywhere about; the watchman's clock had been marked each half-hour up to half-past twelve, and had not been touched since that time; the door of the vault was partly open, and the time-lock shows that it was set for 9:30 in the evening, instead of the morning; every bit of cash that the vault contained has disappeared, and, all told, there was something more than four hundred thousand dollars in that vault; and there are several other things which I might enumerate, if I chose to take the time; but that all brings me to the point that Nick Carter was not here, and so I repeat what you asked me to repeat—that Nick Carter has disappeared, along with the other thieves."

The other men in the room had remained perfectly silent; but now they nodded emphatically, as if to give entire approval to all that the president of the bank had said.

The rather long speech made by Alexander Barnes had given Chick time to recover himself, and now, with something suggestive of a sneer on his face, he said slowly:

"Mr. Barnes, if I were in a natural history class at a school, and were asked to describe a banker, I should say, without reservation, that in all but the length of his ears he very closely resembles a jackass. The instant the dollar is concerned he becomes one of two things; he is either a vampire, or a lunatic—and you talk like a lunatic and a jackass combined."

The banker's face was distorted with wrath, and he took one step toward Chick.

Nevertheless, Chick did not move. Instead, he smiled into the banker's face and continued:

"I am going to finish what I have to say, Mr. Barnes, and I want to tell you and your friends who are here with you that you have got to listen to me till I'm through."

Chick took a step backward and locked the door behind him.

"Now," he said, "if any of you men move out of your chairs until I have said my say I'll chuck you all into a heap in the corner of the room with the greatest pleasure in life!"

"Do you mean to threaten, sir?" demanded one of the men.

Chick shrugged his shoulders.

"You may call it whatever you like," he replied. "I mean to have my say. This rat of yours whom you call the president of your bank has presumed to state that Nick Carter is responsible for what has happened in this bank; he accuses him of complicity in the robbery, and I want to tell you right now that the mother of Alexander Barnes' wife is the thief who has robbed you, and that the father of Alexander Barnes' wife was

the man who dug the tunnel which has made the robberies possible. I think he had better clear his own skirts, rather than to try to tread on the clothing of others."

Barnes gasped. He had not expected this—but Chick was coldly angry.

"I don't know what has happened here," continued Chick, "because I have been told nothing but generalities. All that I do know positively is that the losses you have sustained have made a fool and a knave of your president. A fool of him because he permits himself to get rattled and lose his head, and a knave because he stands ready to accuse one of his best friends of the crime. It would be a great deal more sensible and more logical if he would turn the accusation against his own wife. I bid you good morning, gentlemen."

Chick wheeled and turned the key in the lock of the door.

He opened it and was about to pass outside, when one of the men in the room called to him.

"Wait a moment!" he exclaimed. "We wish to consult you about——"

"When Mr. Barnes apologizes to me for what he has insinuated about my chief, and when he apologizes to my chief through me, I will listen to what you have to say; but I don't think he will do that after what I have said to him and I can assure you that I meant every word that I said."

"But——"

"I will assure you—and him, also—of another thing, too. I will assure you that I will trace this thing, and all of it, straight to his wife's mother and father. If I were a small, picayune, coyote of a man such as he is, I would change my business to running a seven by nine grocery down on the East Side!"

Chick wheeled about in his tracks and passed through the door into the corridor of the bank, not heeding the storm of protest that followed him; and in the corridor he encountered one of the central office men, who appeared to be awaiting him.

"Hello, Conner!" he said. "Come outside the building with me a moment, will you? I want to talk with you."

Conner grinned.

"I was just about to ask you to step outside with me, Chick," he said. "I think I have got the best joke of the season on you, old man."

"You do? What is it?" asked Chick.

"I have in my pocket a warrant for your arrest for complicity in the robbery of this bank—no less."

"Well—I'll be—jiggered!" exclaimed Chick.

Then he laughed.

CHAPTER VI.

THE WORK OF EXPERT CRIMINALS.

Detective Sergeant Conner was chuckling audibly as they descended the steps together.

"Faith, Chick," he said, "it's funny, so it is! Sure, I never had so much laugh inside of me before when I couldn't let it out. Lad, ye'll be posing next as Chick, the highwayman, or Chick, the amateur bank-burglar. Lord save us but it's funny!"

Chick laughed with him. Then he said:

"It was rather quick work, wasn't it—getting that warrant ready so soon?"

"It was that! There was a fool of a magistrate—a new one who's just been appointed—who made out the warrant for Barnes. It was Barnes who swore to it; and say! The spalpeen had the nerve to call me quietly into his office and ask me to serve the warrant on the quiet."

"Which you agreed to do, of course?"

"Sure I agreed to it. It was that funny, though, that I near laughed in his face. 'I'll serve it,' says I. 'Very quiet-like,' says he. 'Sure!' says I. 'No noise about it at all,' says he. 'Devil a bit,' says I. 'And what will you do with him, Mr. Conner?' says he. 'I'll take him to headquarters,' says I, 'and I'll keep the matter a secret.' Faith, Chick, you're a prisoner this minute, so ye are."

"All right, Con. Now, can you be serious for a moment?"

"Try me, my lad."

"The automobile is around the corner. Ride in it with me back to the house. I'll slip into a disguise, and then I'll go back to the bank with you. You can tell Barnes that you have got me safely cared for, and that you have brought a man with you to help you look over the ground. Truth to tell, Con, I am afraid that something serious has happened to Nick."

Conners' face was grave on the instant.

"So am I," he said. "Come along. But while we're going I can tell you about a few things that I have picked up in the way of information already."

"Good! What are they?"

"Well, for one thing, there were two chains on that front door; one of them was above the lock and the other one was under it. Both have been cut clean through with a pair of strong nippers."

"I see. Go on."

"It looks to me as if Nick had been induced to go to the door for something."

"Yes."

"Now, another thing. When the clerk—the first one to appear this morning—stepped inside the bank he was took with a fit of sneezing."

"Red pepper?" asked Chick.

"You've guessed it the first time. I found a lot of it scattered around there."

"Go on."

"When Nick went to the door he opened it as far as the chains would let it swing, and as he tried to look out a handful of pepper was thrown into his eyes, and nose, and mouth. You can guess what must have happened then."

"Yes."

"If the people on the outside had the tools ready it didn't take them no time at all to cut those chains and get inside; and then to rap Nick on the head with something was no trick at all, blinded as he must have been with the pepper, and choked by it, too."

"You are right."

"Now, I don't know anything about what Nick was doing in the bank, only I know that he must have had some good reason for wanting to replace the watchman, and also for wanting to close and lock the vault with his own hands."

"I can explain all that to you later, Con."

"I know you can. What I do know is that Nick must have spent considerable time inside of that vault during the night."

"What makes you think that, Con?"

"Well, there was a rug on the floor inside the vault, as if he had carried it in there to lie on; there was a hammer there that he or one of the robbers had carried in there. Now, robbers would have no use for it, but he might, so it stands to reason that he put it there."

"Yes."

"There was a bit of stout cord about three feet long, with a slip-noose in one end of it, which puzzles me, because the thieves wouldn't have taken time to tie up anything with that sort of an arrangement. They took only cash, and what they took they could stow away in their clothes."

"Go on. That doesn't mean anything to me, either."

"I found a cork with which Nick had wedged the door to keep it from closing on him while he was inside the vault. It had become smashed pretty flat, so he didn't notice it, probably, when he came out of the vault to stay out, and probably he thought he had locked the door of the vault when in reality he had not done so on account of the cork preventing. See?"

"Yes."

"Then there was a chair that he had sat in, and another one that he had put his feet in, to rest like, *after* he came out of the vault; and there were some cigar-ashes on the floor—all that is in the president's office, you know—to show that he had sat there quite a long time."

"Well?"

"It is my opinion, Chick, that he had finished with the vault when he sat down to smoke that cigar in the private office; that he supposed he had locked the vault, forgetting about the bit of cork which prevented it from locking; that he was seated there, drowsy, maybe, when somebody rapped at the door, and that he went to the door and got the dose of pepper."

"I guess you are right, Con."

"And then, Chick, we come to the puzzling part of it all."

"Well?"

"First, how in blazes did the thieves know that Nick Carter was there? Second, how did they know that they could get inside the vault if once they got inside the bank? It is the devil's own puzzle to me, Chick."

"Why do you suppose that they knew either one or the other?" asked Chick.

"I don't know that I have any good reason, save on general principles. But those principles are good ones. Burglars aren't tackling vaults of that sort nowadays. They can't get into them when they do."

"That is true enough."

"So it stands to reason that they wouldn't have gone to the front door of the bank at all, Chick, unless they were assured of one of two things—or of both."

"Well?"

"Either they went there with the deliberate intention of getting Nick Carter, knowing already that he was there, and so found that the door of the vault was open—or else they went there knowing already that the door of the vault was to be left open, and expecting to find the regular watchman there. Now, the latter doesn't seem likely at all. Faith, it all puzzles me mightily, Chick."

"Perhaps," said Chick, "I can tell you a few things which will help you out a bit."

"Sure, I wish you would do it, then."

Chick then related the story of the robberies as we have heard them told to Nick by the president of the bank, and he finished by telling how he and Nick had figured it out. That Peter Hampton had dug a tunnel under the walls of the bank during the years he had been employed there, and that there was some method of gaining access to the vault other than by the regular door.

In conclusion he said:

"Nick's idea was that there was not an actual entrance to the vault, but that a hole had been made through the wall somewhere, so that a hand and arm could be thrust through, thus enabling a person on the other side to reach anything that happened to be on that particular shelf."

"I see," said Conner.

"Now," continued Chick, "he told me that he intended to await developments *inside* the vault, instead of outside it; but he knew mighty well that the banker

would not consent to leaving the vault unlocked for the night."

"No more he would, either."

"So he got around that point by asking to be permitted to lock and close the vault himself, giving the impression that in doing so he was arranging some sort of a trap. In setting the lock he set it for 9:30 in the evening, instead of 9:30 in the morning, so at half-past nine last night he must have opened the vault and gone inside."

"Sure. Go on, Chick."

"He took the hammer with him, maybe, to sound the walls. I don't know about that, only it doesn't seem as if he would do that for fear of warning people on the opposite side that he was on the watch."

"I was thinking of that."

"Well," continued Chick, "the presence of the cord with the slip-noose helps us out here."

"How?"

"That and the marked clock. Don't you see?"

"Blowed if I do!"

"Well, he must have left the vault every half hour up to half-past twelve, to mark the watchman's clock. Between half-past twelve and one he probably saw a hand and arm thrust into the vault through a hole in the side."

"Chick, lad, ye've got it, so ye have!"

"That seems probable, anyhow."

"Sure; and he had the noose ready —"

"Either he had it ready, or he prepared it mighty soon afterward. He probably seized upon the hand and held it; then we will say that he tied it fast, and probably he had a talk——"

"A heart-to-heart talk, so it was; eh?"

"Rather a heart-to-hand talk—with the owner of the hand. But even if he did, he couldn't pull the person through that hole, and he couldn't get through it himself."

"No, lad; but don't you see it all now? Whoever it was on the other side of the hole, sure, they recognized the fact that Nick Carter, or somebody like him, was inside the vault, and therefore knew that the time-lock of the vault was not set. When Nick let the hand go and went back into the private office to think it over and to wait till morning they just put two and two together and says they to themselves, like this:

"'Sure, it must be Nick Carter who is there, and by the same token the vault is open. If we rap on the door, faith, he'll go to it to see who is there, and if we throw pepper in his eyes we've got him, and the contents of the vault, as well.' That is how it happened, Chick."

"It seems probable, Conner."

"It is strange, though, that he did not lock the door of the vault when he came out of it."

"It is that; and he will have that to explain when we find him—if we do find him."

"And the hammer he must have taken in there afterward—after the hole had closed when he released the arm."

"To find out where the hole had been, you mean?"

"Yes."

"Sure, that's it."

"Well, here we are back at the bank again, and now I would like you to take me all over the place, if you will. You can say that I am an expert from Scotland Yard temporarily in the city. That will suffice to explain my presence."

"I'll do it."

And so they entered the bank together.

CHAPTER VII.

THE TUNNEL UNDER THE BANK.

The conversation between Chick and Conner had been carried on while they were in their way to and from Nick Carter's house, whither Chick went to don a disguise—and he had succeeded in giving himself a thoroughly English appearance.

When they entered the bank together Conner conducted him straight to the president's room, where he presented him as a friend from Scotland Yard, London, temporarily visiting the city, and he added:

"I took the liberty of bringing him here with me, sir, for the reason that his opinion on matters of this kind is worth having."

"I am very glad that you brought him with you," replied the banker. "By the way, Mr. Conner, will you tell me what you did with Carter's assistant?"

"Oh, I took good care of him, sir."

"I have begun to fear that I acted somewhat hastily in regard to him, Conner."

"Well, I think so myself, if you should ask me," replied Conner. "Chick isn't a lad that is likely to forget it, either. It isn't a small thing to charge him with complicity in a burglary; but to my way of thinking he would forgive that a whole lot quicker than he would overlook what you said about his chief."

"I was hasty about that, too."

"I think you were, Mr. Barnes."

"I shall go to police headquarters presently and endeavor to set it all right again."

"You'd be a fool for your pains, Mr. Barnes, begging pardon for plain speaking."

"Why so?"

"Well, for one thing, Chick is that mad that he would punch you in the eye the minute he got within reach of you; and, anyhow, he is probably out by this time."

"Out? How is that?"

"Why, Mr. Barnes, you don't think for a minute, do you, that there is an inspector in the city of New York who would hold him on such a charge as that?"

"But the warrant——"

"Chick has doubtless got that in his pocket at this minute"—as, indeed, he had—"and he will carry it around with him until——"

"Well, sir, until what?"

"Maybe I'd better not say what I started to, Mr. Barnes."

"Say it—say it!"

"I was going to say that he would carry it around with him until he got a chance to make you eat it. I'd rather have the divil himself after me than Chick, so I would."

"Indeed! I must find a way to communicate with him at once."

"If you'll take my advice, Mr. Barnes, you'll leave him entirely alone until he has had a chance to cool off. And now, will I take my friend here through the bank?"

"Yes; and return here when you have finished, if you please."

Chick's first act was to turn on the electric lights inside the vault and to examine the surface of the walls carefully with his glass.

It was an hour before he discovered the tiny hairlike place where the hole in the wall was stopped by the circular piece of steel; but the glass also showed him here a spot where it appeared that a hammer had struck several times—and it was all directly above the shelf from which so many things had been stolen.

Conner and he were in the vault alone together, and Chick turned to him.

"Conner," he said, "here is the spot where the arm came through the wall," and he pointed to it, at the same time giving him the glass.

"True for you," said Conner, after a short inspection.

"I wish you would bring Barnes here, will you? And then, while he is with me, stand at the door, so you can hear what passes between us, while at the same time you can prevent others from hearing."

The banker soon entered the vault and stood beside Chick, although he had not the least idea that the man was Chick.

"Have you made a discovery?" he asked at once, greatly interested.

"Yes. Have you missed small packages from this vault from time to time, Mr. Barnes?" It will be remembered that the secret of those thefts was shared only by the banker and Nick, and, of course, between Nick and Chick, while now Conner was also in the secret.

"Yes," replied the banker, in amazement.

"And always from this particular shelf?"

"Yes; but how in the world——"

"We won't go into that part of it now, sir. Do you wish me to develop this mystery for you?"

"I certainly do wish it, if you can do it. I had Nick Carter——"

"Mr. Conner has told me all about that, and I heard what you had to say about it a few moments ago. I suppose, Mr. Barnes, that you would like to recover that money you have lost by the robbery of last night?"

"I don't know how you can ask a question like that."

"And also you would like to take steps to make this vault perfectly safe in the future?"

"I certainly would, sir."

"No matter at what expense, or trouble?"

"No matter at all as to that."

Chick turned and placed one finger on the spot where he knew there would be a hole through the steel wall if the circular piece of steel that filled it were removed.

"There has been some very perfect mechanical work done here," he said. "Right here is a circular filling, so cleverly fitted and so cleverly made that the naked eye cannot discover it; but, all the same, from the opposite side of the wall that circular bit of steel can be readily removed, and in so doing a hole the size of a man's—or a woman's—arm would be exposed."

"You think so, sir?"

"I know so."

"It is most remarkable."

"It is. Do you want it remedied?"

"I certainly do."

"Then, sir, permit Mr. Conner to send at once for the proper workmen—experts at their craft—and have a hole made through this side of the vault that will be large enough for me to pass through."

"But why?"

"In order to get at the tunnel that is on the other side of it."

"Do you really think there is a tunnel there?"

"I don't think anything about it; I know it."

"Would it not be well to send for the men who built this vault for me? That is, for the men who have fixed it? I forgot to say that the vault is a very old one."

"You didn't have to say it. Only the door is new. Mr. Conner will know who to send for. I would like to superintend the job myself—if it is done."

"It shall be done at once."

"Then let me advise that you have everything removed from your vault without delay. Conner!" Chick called out.

"Yes?"

"Have you heard what has passed between us?"

"I have."

"And do you agree with me?"

"Sure I know enough to agree with my betters every time I have a chance."

"Do you know who could cut that hole for us the quickest?"

"I do that; and by the same token the very man is at work on the new building that is going up around the corner. His name is Boyd, and he's got some sort of a new-fangled way of burning a hole through solid steel with electricity. I'll get him; but he'll charge you well for it, Mr. Barnes."

"Never mind the cost. Get him at once."

Conner was absent not more than half an hour, and when he returned he was accompanied by three men, who dragged with them a remarkable-appearing apparatus which they proceeded to instal at the door of the vault.

It will not be necessary to enter upon a technical description of the apparatus; in fact, the writer is not competent to do so; it is, however, one that is now rather well known, and it is made to produce a heat so intense that it melts steel as if it were butter wherever the concentrated flame it produces touches the metal.

Chick marked out with a piece of chalk the outline of the hole he wanted cut, and then he stepped outside and permitted the men to do the rest of the work.

It seems almost incredible, but in just thirty minutes from that time Mr. Boyd stepped from the interior of the vault into the room and said:

"The work is done, sir. There is a cavity beyond it, as if somebody had been tunneling there. I wish you would see if there is any more to do before I take my leave of you."

Chick and Conner stepped inside. They looked the place over quickly and then informed Boyd that his work was done, and done well; and then Chick faced Mr. Barnes and several others who had gathered around the door of the vault and told them all that they could not enter the place just yet.

"Keep out," he said, "until Conner and I have investigated. There may be danger here. We cannot tell what sort of a trap your burglars may have laid for us. Come, Conner."

He put a book between the door of the vault and the jamb, and then closed the door against the book, leaving Conner and himself on the inside.

Before them was the hole through the steel wall, and beyond that was plainly to be seen by the light he carried the tunnel that had been made through the wall of the building.

Just as Nick Carter had guessed about it when he held the mysterious arm in his grasp, the excavation had been made between the two walls—that of the church and that of the bank building, a part of each having been removed.

There was a space immediately next to the steel walls of the vault that was at least four feet square, and at the west side of that space there was a tunnel leading downward in a slanting direction which was just large enough for one person to pass through.

Before them, on the floor of the vault, lay the square of steel that Boyd had cut out. It was still hot from the torture to which it had been subjected, but Chick managed to turn it over, and he found that the small hole had been filled with the round piece of steel, which was held in place by a device exactly like that one employed upon war-ships to close one compartment of the ship against another.

In other words, when it was screwed into place it was held as firmly as if it were a part of the wall itself—and it was as solid.

"So much is explained," he said to Conner. "Now for the mystery of the tunnel."

"What a pity it is that Nick Carter isn't here!" remarked Conner sorrowfully.

"This tunnel will more than likely lead us to him," replied Chick.

"If he's alive," said Conner.

Chick started.

"I don't think they would kill him," he said. "If they had dared to do that it would have been done when they captured him. Burglars are not always murderers. They don't, as a rule, like to shed blood if it can be avoided; and, besides, we must not forget that the head and front of this business is probably a woman."

"All the same——"

"Come on," interrupted Chick. "Let's stop talking and get to work. We will never find what is at the other end of this tunnel if we stand here talking about it."

"True for you, laddie. Go on. I'm with you."

CHAPTER VIII.

SOLVING THE TUNNEL MYSTERY.

We wonder if any of the readers of this story have ever in boyhood attempted the building of a tunnel under the ground? All boys have at one time or another dreamed of such things, but few have attempted the realization of the dream.

It sounds, in the description, like a very simple thing to do, but it is quite another matter when seriously undertaken.

We read in the histories of the Rebellion of long tunnels that were dug through the solid earth by Union prisoners who were starving slowly at Andersonville—tunnels that were months in the making, and that, too, when there were forty or fifty or more to take turns at the work, and we can imagine, then, what it must have meant in the beginning for one man to have

planned and completed the tunnel which Chick and Conner were now exploring. Of the interminable time it took him to complete it; of the persistency with which he must have worked, accomplishing inches only at a time.

But, as Nick Carter had said to Chick when they were discussing it, a shovelful of dirt a day for twenty-eight years would move quite a heap of earth.

Nevertheless, as Chick advanced through that tunnel, leading the way with his light, and closely followed by Conner, he was amazed almost beyond expression at the completeness and the extent of the work.

The roof of it was propped by a device which in shape was like an ordinary horizontal bar as used by athletes, with the uprights at either side of the excavation and the bar itself—a plank in this case—as the support; and these were placed at intervals of four feet all the way through.

The tunnel was six feet high and three feet wide, and it seemed to have been laid out with a perfection of engineering skill which was amazing in a bank clerk.

"Surely," thought the young detective, "this man would have made his mark in the world as an engineer."

It has been said that the tunnel descended on a slant from the moment they entered it; and this descent, at an angle of twenty-three degrees, continued until Chick was certain that they were many feet under the ground.

The air—if air it could be called—was hot and oppressive. It was, in fact, so close that it was difficult to breathe.

At last they reached the bottom of the slant, from which the tunnel led away again in a straight line farther than they could see with the aid of the light that Chick carried.

Chick stopped for a moment at the bottom of the descent, and he asked Conner:

"Did you think to count your steps, Con?"

"Yes," was the reply.

"How many did you make it?"

"Just an even hundred and fifty."

"And I counted 156. Now, if we reckon that we took about two feet at a step, that would bring us approximately three hundred feet straight away from the bank; eh?"

"Yes; but you want to take off a little for the slant."

"Well, call it two hundred and seventy-five, then."

"I should say that it would be about right."

"What do you think of this tunnel, anyway, Conner?"

"I think it is a wonder."

"Well, we will go on now. Count your steps again."

"All right; only wait a minute. I want to ask you something."

"What?"

"What do you expect to find at the other end of this thing?"

"Give it up. What do you?"

"I give it up, too, Chick; only when you begin to get near the end be careful, Chick."

They went on after that one hundred steps more, when they came to a place where the tunnel turned at right angles.

"Five hundred feet, all told," said Chick, pausing. "Where should you say that we are now? Eh?"

"About thirty feet underground."

"Nonsense! I know that. Whereabouts in the city are we?"

"We ought to be somewhere rather close to Fifth Avenue, Chick."

"That is what I was thinking. This thing turns north here."

"Yes."

"Come along, and count your steps again."

The tunnel led them straight north just one hundred paces; they were short paces, for they figured them to be only two feet each—and here they found themselves directly under a round shaft where a ladder led away up through the darkness.

"If that chap who built this thing had lived a few more years he would have tunneled under all New York," remarked Conner, as they came to a halt and strove in vain to see the top of the ladder up the shaft. "Where do you suppose that thing leads to, Chick?"

"Out."

"I should say in—that is, into somebody's cellar. It's a cinch that we can't be very far from Fifth Avenue, isn't it?"

"That is my opinion."

"Do you think that the dead cashier—what was his name?"

"Hampton."

"Do you suppose that Hampton ever owned any property on Fifth Avenue?"

"Not that I ever heard of."

"What a crazy idea it was to build all this tunnel to the bank; eh? What do you suppose he did it for?"

"I think you answered that question when you asked it; it was a crazy act. The man had a sure anchor to windward when he finished the tunnel."

"I suppose he sort of kept it for a nest-egg, knowing that he could put his hands onto all the cash he wanted at any time he pleased."

"And, for that reason, never did it; eh?"

"Yes. When he did steal he did it in a manner which made him sure to be found out. Criminals are funny guys, Chick. The smartest one on earth is a terrible chump first; eh?"

"Sure's you're born, Con. Are you ready?"

"For what?"

"The ascent."

"Yes."

"Come on, then."

Chick seized the ladder and went rapidly up it, calculating the distance as he did so, and figuring when at last he reached the top that he had ascended about thirty-five feet.

And the top of the ladder brought him up against what appeared to be a trap-door; but that trap-door was a solid, square, flat stone.

"Gee!" said Chick. "If that thing should happen to be fastened down on the other side, it will be quite a task to get through it. Stand hard now, Con, and I will try if I can lift it with my shoulders."

He braced hard for a heavy lift, and was quite surprised when the stone rose easily above him—so easily that a child might have lifted it.

The opening above him afforded no light, however, and he pressed the button of his electric before he attempted to pass through.

The light showed him an ordinary cellar—ordinary save for the fact that it was filled with packing-boxes, and that, as far as they could discern for the moment, there was no apparent outlet from it.

"Say," said Conner, as he clambered out after Chick, "where do you suppose that fellow put all the dirt he dug out of that hole? Eh?"

"He probably carried it away each day with a handbag," was the reply. "That is the only way in which he could have disposed of it."

"But think of the tons of it he must have removed."

"I know that; but also think of the time he must have employed in digging that tunnel."

"Right you are; where do you suppose we are now, Chick?"

"I should say that we are in a subcellar of some sort."

Suddenly Conner began to sniff.

"Chick," he said, after a moment, "do you smell anything?"

"Yes."

"What?"

"A stable."

"Correct. We are under a stable."

"Well, we have rested enough. Let's see if we can find a way out."

They climbed over the boxes to the middle of the cellar, and there they found a place where cleats had been nailed across a stanchion, or upright support, and above it, in the floor over their head, a place which seemed to be another trap-door.

"We won't need the light now," said Chick, "and we will go rather carefully. We must not forget that it is daytime, and that there is likely to be somebody on the other side of that trap-door—if it is one."

"Oh, it is one, all right."

When Chick first made the attempt to lift the door it resisted his efforts, and he thought for a moment that it was fastened down; but it moved a little, and he finally decided that there was some article upon it which held it down.

Applying rather more strength, he raised it somewhat, admitting daylight; and presently, by reason of more lifting, the article upon the door, whatever it was, slid away and the door popped open quickly.

Instantly Chick leaped out, prepared for anything that might happen, for he did not know who or what he might be called upon to encounter in that room above the door.

Conner followed him almost instantly, and at once they stood side by side in the room above; then they looked into each other's faces and laughed.

"Not much here, is there, Chick?" was Conner's remark.

Nor was there.

The place had evidently been a stable at one time, long ago, but it had doubtless been many years since it was used for that purpose.

In appearance, it was an abandoned work-shop, for it was littered from one end to the other with all sorts of lumber—using the term lumber in the sense that it refers to anything at all in the shape of scraps.

There were two benches and there were tools galore; but the benches were littered with débris and the tools had long since rusted beyond the possibility of use.

The entire place was not more than twelve feet square, and it seemed to adjoin another stable. Over in one corner was a desk, and in the pigeon-holes of the desk, as well as in the recess underneath its lid, there were many papers and letters.

Two windows, high up in the walls, afforded light.

"What do you make of it, Chick?" asked Conner.

"Why, simply this: Old Hampton was fond of tools. I have heard that about him. This is probably a little square of a stable which he bought of somebody and where he pretended to have a shop just to fool around in; see?"

"Yes."

"He used the shop as a blind for the work in the tunnel."

"And his wife? Madam Loyola? The one you suppose to be guilty of the robberies?"

"Why, he has either confessed his secret to her, or she has surprised it out of him. Now that he has been dead a year or more, she has thought it time to make use of that secret."

"All of which impresses me with the fact," said Conner, "that we are at the present moment no nearer to finding her and, therefore, Nick Carter—than we were when we left the bank."

CHAPTER IX.

NICK CARTER'S REAPPEARANCE.

"What are you going to do next?" asked Conner, after a moment.

"The next thing to do is to get out of here."

"Which way? By the way we came?"

"Not by any means. Through that door yonder. Close down the trap, Con, and pull that box over it again, just as it was before I moved it."

They took exceeding care to leave everything in such a condition that if Madam Loyola should think it wise to come there again she would not discover that strangers had been at the place during her absence.

Then Chick deftly picked the lock of the door that opened upon the street, and presently they stepped outside and closed and locked the door after them.

They were not on Fifth Avenue, but were on a side street not far from it; and as Chick stopped a moment to study the locality he told himself that he had guessed correctly in regard to the small shop.

It had evidently been built upon a small square of land which did not go with any of the surrounding property, and it had afforded exactly the opportunity for which Hampton had been seeking when he purchased it. The only difficulty about it had been the distance between it and the bank; but we have already seen how he overcame that.

"Say, Chick," said Conner, as they started away, "you forgot all about those letters and papers in the desk, didn't you?"

"No. I stuffed a lot of them into my pockets. I will look them over at home at my leisure."

"Where shall we go to now?"

"To the bank."

"It will be quite a job for Barnes to fill up that hole, won't it?"

"Yes. But it is only necessary to fill each end of it with slag, or stones. The rest of it can take care of itself."

"Right."

They walked rapidly to the bank again and entered by the front door—to find that Mr. Barnes, with others, were still keeping watch over the entrance to the vault, and that they were rapidly becoming greatly alarmed at the long absence of the two detectives.

And now Chick resumed his Scotland Yard air.

"I suppose, Mr. Barnes," he said, "that it seems incredible that I could step out at the front door of this bank and inside of half an hour return here through the door of that vault, doesn't it?"

"It is simply awful, sir," replied the banker.

"For many years," continued Chick, "it has been possible for the man who dug that tunnel to put his hand inside of that vault at any time he pleased; and, as he was your cashier and trusted employee, it was only necessary for him to place whatever sum he wished to steal on the proper shelf inside the vault. After that he had only to come and get it. Do you understand?"

"Perfectly."

"Or, if he happened to neglect to leave whatever package he desired in the proper place, a stick with a hook on the end of it would have enabled him to reach almost any part of the vault."

"Certainly, sir. I am greatly indebted to you. But you say my cashier; may I ask——"

Chick interrupted the banker by taking from his pocket a thick book, which had once been blank, but which was now filled from cover to cover with fine writing, and giving it into Mr. Barnes' hands.

"This book may interest you," he said. "Do you happen to recognize that handwriting?"

"Yes, yes, yes! It is Peter Hampton's handwriting!"

"Was he not once your cashier?"

"Yes, for many years; and bookkeeper and teller before that."

"If you will look over that journal, which he kept with such evident care, you will see that it contains an entire history of the digging of the tunnel. It tells what days he worked upon it—or, rather, what days he did not work upon it—it tells just how much dirt he removed each time he carried any out; it tells exactly how the work was consummated; it shows, in fact, that he was exactly twenty years in accomplishing the work. Twenty years out of the twenty-eight he was in your employ."

"But why did he never rob the bank himself through the tunnel?"

"You will have to answer that question yourself. It is one of the mysteries of criminology, one which I cannot explain."

"Strange! Very strange!"

"I would like to ask you a question, Mr. Barnes."

"Well, sir?"

"Are you still of the idea that Mr. Carter in any way abetted the plans of the——"

"No, no, no, no! Not at all. I shall apologize to him at the very first opportunity that offers, and also to his assistant. And now, sir, may I ask you a few questions?"

"Certainly. Anything you like."

"Have you, in your journey, found any trace of the burglars?"

"None whatever, sir. The tunnel is merely a sort of private thoroughfare by which they have been in the habit of visiting the bank."

"Do you think they will visit it again?"

"I think it very unlikely. They made such a good haul last night that there will be no necessity for another visit."

"Then how do you propose to catch them?"

"Oh, we haven't used up all of our resources as yet. There are others."

"Might I inquire what they are?"

"Well, sir, for one thing, after hearing all that Mr. Conner has had to tell me—and I understand that he received his information from the assistant to Mr. Carter—I feel pretty certain about the identity of the thieves."

"You do?"

"Yes. The only thing is to catch them, and that should not be difficult now."

"And the stolen money?"

"I think we ought to recover the greater part of that, at least."

"Now, as to the identity of the thieves—may I ask you about that?"

"I have no doubt whatever in my own mind that the thieves—or, rather, the thief, for I regard the other person in the affair as nothing more than a tool—I have no doubt at all that the thief is a woman whom you have known of as Madam Loyola. I could call her by another name, but for obvious reasons——"

"Please do not do so. Let her remain Madam Loyola."

"Very good, sir."

"And the other one—you suppose that there are two, do you not?—what is the name?"

"Preston, the negro."

"Ah, yes! Now, have you any idea at all where you are to look for them?"

"At this present moment, sir, I have no more idea than the man in the moon."

"It is as I supposed. Now, Mr. Jones, one more matter."

"Yes."

"Mr. Conner brought you into this case. I feel under very profound obligations to him for having done so."

Chick bowed to hide a smile which struggled for recognition, and the banker continued:

"Nothing whatever was said about a reward for your services. I feel that we owe you a great deal, and I wish to say that whatever sum you will call a fair compensation for your services the bank will cheerfully pay to you, and a like sum to Mr. Conner. Also, if you will succeed in apprehending the thief, or thieves, we will add ten thousand dollars to that sum by way of reward."

Chick listened to the end of this discourse, and then he replied calmly:

"Mr. Barnes, I am here as a friend to Mr. Conner, but more than all else as a friend to Mr. Carter. The case is Nick Carter's, not mine. If you have any rewards to offer to me they are due to Mr. Carter."

"Indeed, sir, I would wish nothing better; but where is he?"

"He is at this moment, I believe, a prisoner in the hands of the thieves. Somebody summoned him to the door of the bank during the night. Pepper was thrown into his face, which effectually blinded him and strangled him. While he was suffering from that the chains on the door were cut, and he was struck down. I——"

Chick paused suddenly in what he was saying, for at that moment there was a commotion at the door; and then Nick Carter himself walked in among them.

He came rather unsteadily, for Patsy was leading him by the arm.

There was a white bandage, somewhat stained, over his head, and another one across his eyes; but he walked with the same erect carriage that he always did.

"I cannot see," he said, as calmly as if nothing had happened; "but where is Mr. Barnes?"

"I am right here, Carter," replied the banker quickly.

"Tell me what has happened here at the bank, Mr. Barnes?"

"Let us all go into my private office," entreated Barnes. "We can talk better there."

"Very good," said Nick. "Lead the way."

"Will you come, gentlemen?" asked the banker, looking toward Conner and Chick.

"Who is it that you are asking to come with us?" demanded Nick.

"Mr. Conroy Conner, of the central office, and——"

"Hello, Conner! Are you here? Come along with us, by all means," said Nick.

"And a Mr. Jones, of Scotland Yard," continued the banker.

"I don't know Mr. Jones," said Nick; "but if he is a friend of Conner's he is all right."

"Why, he just said that he was a friend of yours."

"Oh, well, then he is! How are you, Jones? Probably I would know you if I could see you; those rascally pirates threw pepper in my eyes, and I've got to go around blind for a few days. Come along."

Patsy, who had recognized Chick on the instant, looked solemnly across at him and winked slyly.

"Now, Barnes," said Nick, as soon as they were all seated in the private office, "tell me all that happened after two or half-past last night."

"We don't know what happened," replied the banker. "All that we know is the condition in which we found the bank when it was opened this morning. The vault was open and had been rifled of its contents, and——"

"What!"

"It is quite true, Mr. Carter."

"But I thought I closed and locked it."

"There was a cork, Nick," said Conner. "You for——"

"By Jove! I did forget the cork. And another thing, too, I remembered when it was too late—that is, after I came to after the thieves knocked me out—that in set-

ting the time-lock I turned it all the way around, so that I must have set it for half-past nine to-night, instead of 9:30 this morning. If I had locked it you couldn't have gotten into it all day. Now, how much was stolen?"

"Everything in the shape of cash that was in the vault, Carter," said the banker.

"Gee! Well, if I live, we will get it back, Barnes, and don't you forget it!"

"Thank you, Carter. I believe you will. And now, sir, I have a confession to make to you."

"A confession? What about?"

"About a grievous wrong that I have done you and one of your assistants, the one you call Chick."

"Oh, well, that can wait! I want to do a little talking first."

CHAPTER X.

THE IDENTITY OF JONES.

"I think, perhaps," said the banker slowly, "that it would be well if we should explain to you what has been accomplished in your absence. This gentleman from Scotland Yard—Mr. Jones—has found out considerable, Mr. Carter."

"Indeed! Tell me what it is."

Then, before anybody could speak in reply to the question, Nick wheeled so that he faced the supposed stranger from Scotland Yard, and he said:

"What is the matter with this man from Scotland Yard? Why doesn't he speak for himself? It strikes me that I have not heard the sound of his voice since I entered the bank—and, as I am unable to *see* him, it would be a pleasure to me to hear what he has to say."

"I have remained silent, Mr. Carter," said Chick slowly, knowing that Nick would instantly recognize him now, "because I felt that it would be better for you to hear the details from others. Although my name meant nothing to you when it was mentioned a little while ago, I know that my voice would tell you instantly who I am. But I will talk now, if you wish it."

Nick Carter's lips relaxed into a smile.

"Hello, Jones!" he said. "Sure I did not recognize you until you spoke," and he thrust out his hand to Chick, knowing now perfectly well who he was. Then he turned again to the banker.

"Mr. Barnes," he said, "I would be obliged if you would leave me alone with Jones and Conner for a few moments. I hope you don't mind?"

"Not at all! Not at all! Call me when you want me."

The banker passed out to the main room of the bank, leaving the detectives alone together.

"Now, Chick," said Nick, "tell me what all this means."

"It means," in the first place," replied Chick, "that I came very near to losing my temper. Barnes telephoned for me this morning, and I found, when I got here, that he not only accused you of complicity with the thieves in robbing the bank, but he regarded me as an accessory before or after the crime, and he had sworn out a warrant for my arrest. Conner had it in his possession to serve."

The detective threw back his head and laughed heartily.

"That is the best joke yet!" he exclaimed. "So you got mad about it, did you?"

"Yes."

"And then I suppose Conner went home with you while you fixed up a disguise, after which you returned here as the Scotland Yard man. Is that right?"

"It is."

"Well, never mind what Barnes said or thought at the time. He was rattled, I suppose, over the loss of so much money, and my disappearance on the top of it. Tell me what you have discovered."

Then, as concisely as possible, Chick, now and then aided by a suggestion from Conner, related the facts about the discovery of the tunnel and their trip through it, after which he produced the letters and papers he had taken from the old shop, and read extracts from them aloud.

The letters and papers, and the journal which he had already exhibited to Barnes, left no sort of doubt at all that the digger of the tunnel was Peter Hampton; and there were many letters among those he had found which had been written by his wife, revealing the fact that she knew all about the tunnel, almost from the beginning.

When the telling of the story and the reading of the letters was finished, Nick remained silent for a time; but at last he said:

"There are now two methods—and two only, as far as I can see—by which we may hope to get quickly on the track of Madam Loyola. I shall follow one of them, with Patsy to assist me, and you and Conner may take the other one."

"What are they?" asked Chick.

"Yours will be in reference to the counterfeit bills that I placed in the vault, and which I happen to know was the first money stolen last night. There was a hole in the steel wall——"

"We know all about that, Nick."

"Well, an arm was thrust through that hole, and——"

"We guessed that, too."

"Good. Madam swiped that package of counterfeit money. Now, listen, before I go ahead with what you are to do."

"Yes."

"When I released her hand, she must have skipped back through that tunnel for all she was worth. I suppose she recognized my voice. I remember that I did

not seek to disguise it at the time I was talking to her. She has heard it before, you know."

"Yes."

"Well, she tumbled at once to the fact that I knew who she was. In fact, I said something to her which gave her the cue; I referred to the nigger."

"I see."

"The consequence was that she realized instantly that it would be all day with her the moment I got out of this bank if she didn't do something to stop me. Well, you see, what she did was this: She got the nigger—and I think one other, for I am satisfied that there were three of them—and, having provided herself with the red pepper, they came around to the front door of the bank and rapped upon it, knowing that I would suppose it to be a policeman who had noticed something unusual about the bank and was trying to call out the watchman to find out what it was."

"Yes."

"The rest was easy. I never thought of the thieves at all. In fact, if I had thought about it, I would never have given Madam Loyola credit for sand enough to do what she did do.

"Anyhow, she chucked the pepper in my face, and it went into my eyes, up my nose, and down my throat, so that I was not only blinded, but I was strangled and suffocated, as well. I fell to the floor, for it was as if I had been hit with a red-hot club. Then some sort of a club did hit me—and the next thing I knew was that I came to my senses and found myself lying on the grass somewhere.

"I was suffering agony, and I was blind; but I called for help, and managed to attract the attention of a park policeman—for I was in Central Park.

"To make a long story short, he secured a cab for me, and I had myself driven to Doctor Stag, who fixed me up as best he could, and insisted upon my taking an opiate and sleeping for awhile. When I came around again, Patsy was there, the doctor having sent for him; and then I came here."

"The only wonder is," said Conner, "that Loyola didn't put you out of the way entirely."

"She didn't have the nerve to kill me in cold blood," said Nick. "Besides, she had made the big haul from the bank, and no doubt she believed that she could get well away out of the country with her spoils, and so snap her fingers at all of us."

"What is the method that you suggest for us to follow now?" asked Chick.

"This: There is one chance in about ten thousand that Loyola will try to change one of those counterfeit bills. The banks have all been notified about them, and will be on the lookout. Now, inasmuch as they got such a lot of money from the bank, and doubtless have mixed it all up together, it may be that she will try to make use of one of those particular bills. See?"

"Yes."

"I admit that it isn't likely, because the bills are big ones; but there is a chance, and it should not be neglected."

"No."

"So you two are to go to two different telephone exchanges, and from them communicate with the banks, one by one; and if you hear of one of the bills—follow it up. I don't think anything will come of it, however; yet it must be attended to."

"What are you going to do?" asked Chick.

"I am going to take Patsy with me on a little idea of my own, which may amount to no more than the one I have sent you on. Skip along, now. When you have finished, go to the house, both of you, and wait for me there."

Chick and Conner left the bank at once, and as Nick was about to do the same, Barnes stopped him.

"Can you give me any encouragement, Mr. Carter?" he asked.

"Why, not much at the present moment. I think, however, that we may get the money back again. There is no doubt at all who took it."

"That is just a point upon which I wished to consult you, Carter."

"Well, what do you wish to say about it?"

"You refer to Madam Loyola, of course?"

"Yes."

"Have you forgotten that she is my wife's mother?"

"No."

"It would hurt me terribly, and it would about kill my wife, if all this should come out and be made public, you know."

The detective nodded.

"Isn't there something that can be done? I mean to let her escape?"

"Why, yes," replied the detective. "There is one thing that can be done—we can stop now, right where we are, and let her and the money, too, go to blazes."

"But, great Scott! I cannot afford to lose all that money!"

"In that case, you cannot afford to lose the thief, either. Mr. Barnes, you must let me work this affair out in my own way, and permit the consequences to fall

where they will, or I wash my hands of the whole business here and now."

The banker sighed; and Nick added:

"Once before we condoned a fault of this woman's," he said. "I shall not be a party to doing it a second time."

"Very well," said the banker, after a long pause. "Loyola has kept her presence in the city a secret from my wife, and it is likely that I can keep the whole thing from her. Do as you please, Carter. I won't put a finger in your way. Now, one thing more."

"Well?"

"I don't know whether Conner and Jones told you about what a fool I made of myself when the robbery was first discovered, or not; but——"

"They told me all about it," replied Nick, "and with your permission we will forget all about it, and not mention it again."

"Thank you, Carter."

"The man you know as Jones is really Chick."

"What!"

"Yes. He returned here in disguise; so, you see, he has been working for you all the while, Mr. Barnes."

"I will certainly find a way to reward him," exclaimed the banker.

"The best reward that you can give him will be to apologize. Now, I must go."

"Will you tell me where you are going, and what you propose to do?"

"I am going to find Madam Loyola and her confederates—*and the money*. After it is done, I will tell you about it."

"Thank you, Carter."

"I don't suppose your bank is in any danger because of this robbery, is it?"

"No. The directors can make up the loss, if it has to be done. I have not let it be known outside that there was much stolen."

"You are all right, then, for the present?"

"Yes."

"All right. I will communicate with you as soon as there is reason to do so."

CHAPTER XI.

THE STRUGGLE ON THE STAIRS.

When the detective left the bank, accompanied by Patsy, they called a cab, and the driver was given the home address of Alexander Barnes; then they entered the vehicle and were driven away.

Patsy made no remark until they were well started, and then he suggested:

"You must be in pain, chief. Don't you think you could let me do this alone, and you go on home and take care of yourself?"

"No, thank you, Patsy," was the reply. "I appreciate your motive, but this is something which I will have to attend to myself. I suppose you have tumbled to the fact that I am going now to interview Mrs. Barnes, who is Madam Loyola's daughter."

"Yes."

"Let me tell you something about Mrs. Barnes, Patsy."

"Yes."

"I believe her to be a thoroughly good woman in every way; but she is also a woman who is rather too loyal according to her own understanding of duty. Do you remember the case of her father? When it was supposed that he was murdered in the library of his own house?"

"Yes."

"Well, you know it turned out that instead of her father being killed at that time, he had killed another man. For a long time after that this woman insisted that the dead man had been her father. She actually made herself an accessory to the crime because she believed it to be her duty to her father to do so."

"I remember."

"Well, now, here is her mother. We know that her mother fled from her home when Cynthia—that is Mrs. Barnes' name—was a child, and we know that her career has not been all that it should have been. She was mixed up in some way with the man whom Hampton killed, and now we know that she was all the time aware of the existence of this tunnel to the vault of the bank where her husband worked for so many years."

"Yes."

"I think I can read the character of Madam Loyola quite well, and I believe that she has kept up some sort of relation with her daughter ever since Hampton shot himself, in Virginia, when I was about to arrest him. Barnes thinks that his wife does not know that Loyola is in the city or has been here at all; but I think Barnes is mistaken."

"And you are going to see Mrs. Barnes now, to make her tell you; eh?"

"I am going there to try to induce her to tell me.

Mrs. Barnes is a very quiet, very self-contained woman. She is as uncompromising as a sphinx. Understand, I believe her to be thoroughly good. I haven't a particle of doubt of it; but, all the same, she has the power of keeping to herself what she knows. She can beat anybody I ever saw, at that."

"So you don't apprehend that it will be an easy job, do you?"

"No, I do not. Hello! Are we there?"

"Yes."

"Very well. I want you to lead me to the door and then return to the cab and wait for me here."

When the butler appeared at the door, Nick said to him:

"You will have to lead me into the parlor, Cummings. I have had an accident to my eyes, and I must keep them bandaged for awhile. Thank you. Now, go and tell Mrs. Barnes that Mr. Carter is here with an important message from her husband. Say that I will not detain her very long."

It was less than five minutes after that when Cynthia Barnes—once Cynthia Hampton—came into the room. She advanced at once to Nick and took his hand.

"Why, Mr. Carter!" she said. "I am so sorry. Do tell me what has happened, and what the message is. Has something happened to Alexander?"

"No. He is perfectly well, Mrs. Barnes. As for myself—it was an accident to my eyes. I have to keep them bandaged; that is all. How are you?"

"Quite well, thank you. Now, what is the message?"

"Your husband wishes you to give him the address of —Madam Loyola," said the detective abruptly.

How Nick Carter regretted in that moment that he could not see; and yet, he knew that Mrs. Barnes' face was a perfect mask.

He felt that she started slightly when he put the question, and he could fancy that she caught her breath quickly; but she replied at once:

"That is a strange message for him to send to me—by you, sir."

Nick did not reply; and she added:

"Why did he not telephone?"

"I did not ask him that," replied Nick.

"I was not aware, sir, that my—that Madam Loyola was in the city at all. I do not know where she is."

"But she is in the city, Mrs. Barnes. We have seen her. More, Preston is with her. I know, Mrs. Barnes, that you have seen your mother recently, and it is important that I should have her address."

Without a word of reply, Mrs. Barnes left the chair in which she had seated herself, and Nick could hear her moving across the floor toward the door.

"One moment, please!" he called after her; but she turned squarely around—Nick could hear what she did even if he could not see—and replied coldly:

"The butler will show you out when you are ready to go, Mr. Carter."

She turned then and left the room; and the detective smiled grimly.

"Good!" he murmured to himself. "It has worked all right, after all. She knows that I cannot see, and she will not think that I can have her followed. She will go, or she will send a message, to her mother within a few minutes after I leave this house, now."

He left his chair and began to grope his way across the room toward the door, as he supposed; but for some reason he got mixed on the direction he took, and after a moment he found himself brushing against a curtain which he knew to be exactly at the opposite end of the room from the direction he supposed he had taken.

He turned about and retraced his steps, and by feeling his way, he at last found the door which opened into the hall.

Passing through it, and supposing that Cummings, the butler, was somewhere at hand, he said:

"Cummings, just help me out of the house, will you?"

There was no reply, and Nick repeated the remark, with the same result.

He knew, approximately, the location of the balustrade, and he crossed the hall, reaching out for it; and then, just as his hand fell upon it, he heard voices from the second floor.

He stopped instantly to listen, and he could hear Cynthia Barnes say, in suppressed tones:

"I don't know why I should have this cross to bear. I don't know what you have done. But this is the last time that I will stand between you and what you deserve. Go! Go, and never return."

Nick could hear steps descending the stairs, then, and he knew that he could not escape being seen, so he turned quickly and began groping his way toward the front door. Then Cynthia's voice came to him again, this time speaking directly to him.

"I forgot that you could not see, Mr. Carter," she

said. "I supposed that Cummings had already shown you from the house. Really, you made me so angry——"

"It is no matter," said Nick. "If you will open the door for me, I will go."

It was his intention to give her the idea that he had not heard a word of what had been said by her at the top of the stairs, and he succeeded.

She stepped past him, and opened the door; then she touched him gently on the arm to guide him across the threshold.

The instant that Nick was outside the door, he stopped there and called out:

"Patsy! *Patsy!* Come here! Quick!"

Patsy came with a bound.

"The woman we want is in this house now!" said Nick; and he held himself in the doorway so that Mrs. Barnes could not shut them out, although she was striving to do so when Patsy arrived on the scene.

"Go after her!" ordered Nick. "She is in there. Madam Loyola. Get her! Let nothing or nobody, no matter who, stop you!"

Patsy had reached the doorway by this time, but as he attempted to pass, Mrs. Barnes barred the way, standing just behind Nick, who was holding the door so that she could not close it.

"You shall not come into this house!" she cried out.

"Go on, Pat!" ordered Nick. "Go through fire and water, if need be; but get there!"

Patsy did not wait for further orders.

He sprang forward, and, lifting Mrs. Barnes in his arms, he put her to one side as if she were a child; then he dashed past her and up the stairs, for Nick had called after him that he should take that direction.

He had almost reached the top of the stairs—was, in fact, only a few steps below it—when he was suddenly confronted by a large, handsome woman, past middle age, but still robust and beautiful.

She stood exactly at the top of the stairs; her right arm was extended toward him, and in her hand she held a revolver, which she pointed directly at his heart.

"Stop right where you are!" she commanded coldly. "If you take another step I will shoot you dead!"

Patsy did stop. He knew that the woman meant what she said.

For a moment they stood there in that position, and then, in a low tone, the woman said:

"Obey what I tell you, or I will kill you. Come this way, a step at a time." She backed a little way from the top step. "Come to the top of the stairs and go into that room. If you refuse to——"

Patsy had decided what to do.

Suddenly he made one wild leap upward and forward; at the same instant the woman fired the revolver, and Patsy reeled and fell headlong.

As he did that, the woman sprang over him and past him down the stairs, and at the same instant Cynthia seized Nick Carter by the shoulders and hurled him backward into the house, so that, blind as he was, he lost his balance and fell to the floor.

But he was up again in an instant; not quickly enough, however, to prevent the fleeing woman to pass him and to escape through the still open door.

Nick heard her as she ran down the front steps; he also heard Patsy, for the lad, only grazed along the side of the head by the bullet, had jumped instantly to his feet and was pursuing the escaping woman.

But in the meantime Cynthia had banged the front door shut, and now she stood with her back against it so that Patsy could not get out.

But he did not wait upon ceremony now.

He seized her and flung her aside none too gently; he pulled the door open and dashed outside—just in time to see that Loyola had already leaped inside the cab in which he and Nick had come to the house; and the driver whipped up his horse and sped away, with Patsy in full pursuit.

In the meantime, Cynthia had quietly fainted away, and Nick was groping around to find out just what had happened.

Suddenly he jerked the bandage from his eyes.

"I'll see, anyhow!" he exclaimed. "I'll see now, if I never do again!"

He saw Cynthia, unconscious on the floor; he saw Cummings running toward her, and then he dashed out of the house himself.

A grocery delivery-wagon was just passing the door, and up the street, in the act of turning a corner, he could see the cab in which Loyola had taken refuge, while a little way behind it was Patsy, running rapidly in pursuit.

With half a dozen leaps, Nick was beside the driver of the grocery-wagon, and had seized the reins and the whip in his own hands.

CHAPTER XII.

NICK CARTER'S DESPERATE CHASE.

The cab turned the corner toward the eastward, and so did Patsy; and a minute later the grocery-wagon swung around after them.

Patsy was rapidly being distanced, but Nick, with the grocery-wagon, soon overhauled him, and he shouted out:

"Climb in here, Patsy!"

He slackened his pace just a little, in order to permit Patsy an opportunity to comply; and now for the first time he spoke to the driver of the wagon.

"You will be well paid for this, my man," he said. "All you have to do is to keep still and await results. I am Nick Carter."

They were driving eastward at a furious pace, both horses running, so that people turned to stare at them, some of them shouting and others running into the street to endeavor to stop the horses, believing that there was a runaway.

They were traveling through Fiftieth Street, toward Third Avenue, now, and Nick had already discovered that the cab horse was a better one than he was driving himself. Still, he hoped that a policeman would hold up the cab before it had gone very far.

But, as is apt to be the case, the policeman wasn't around exactly when he was most needed, and the result was that the cab crossed Fourth Avenue and Lexington Avenue and halted at the stairway to the elevated station at Third Avenue, without once being interfered with.

Nick and Patsy both saw the woman leap from the cab and dash up the steps; they also saw that a downtown train was drawing in at the station at that moment.

The detective had small hope that either he or Patsy could catch that train; he even doubted if the woman could do it, although there was a chance that she might do so.

She ran up the stairs by leaps and bounds, as if she were a young girl instead of a woman past the prime of life, and Nick knew before he arrived under the station that she had succeeded in overtaking the train, and had, therefore, for the moment, escaped him again.

But just at that instant he saw a big automobile passing the intersection of the avenue and street, bound downtown.

A total stranger was seated under the wheel, but he was alone, and Nick called out to him, so lustily that the man brought his machine to a halt.

"Pay this fellow for his wagon, Pat," Nick called out; and then he took a flying leap over the dashboard to the ground, and, with half a dozen more, he was in the automobile beside the strange chauffeur.

"I am Nick Carter," he gasped. "I want you to help me out—*please!* See if you can beat that L train over our heads to the Forty-second Street station. I want to catch somebody who is aboard of it. I'll pay all damages and fines."

It so happened that the avenue was comparatively clear of vehicles; there was, in fact, a clear track ahead of them; and the chauffeur, without a word in reply, opened up his machine, so that they shot ahead much faster than the law allowed.

The best speed of the elevated trains between stations never exceeds twenty miles an hour, and it is only midway between them that they attain that much; the other parts of the distances are consumed in gathering and in lessening the headway.

On the other hand, the automobile shot forward, and in an instant had attained a much greater rate of speed than that; and the result was that they were ahead of the train above them before half the distance was covered.

And so they sped onward to Forty-second Street, with policemen and others shouting at them.

But they paid no attention; Nick only saying quietly to the driver of the automobile:

"When we get to the station, I will leap out and run up the stairs. You will probably be arrested for speeding through the avenue. If you are, explain to the sergeant at the station why you did it, and ask him to telephone to my house for me. It won't be very long before I am there. Anyhow, the sergeant will consent to send you around to my house with an officer, if you ask him to do so."

"Don't worry about me," replied the man, and then they drew up at Forty-second Street.

Nick leaped to the ground.

He waved his hand toward the man who had helped him so signally, and ran up the stairs—and he reached the platform of the station just as the train he had been chasing came to a stop in front of it.

Stepping quickly to the gate of the last car, he told the guard who he was, and asked him to hold the gate open till the last minute; and then he watched every

person who left the cars until he was satisfied that Loyola was not among them. And then, as the train started ahead again, he stepped aboard.

Then, as he glanced inside, he saw Madam Loyola seated in the last car.

She had made no attempt at a disguise; and now, as Nick looked at her, she seemed perfectly cool and collected; as if nothing had happened in the last few moments to disturb her serenity.

"She'd have gotten clear away from me only for that auto," muttered the detective, to himself. "These bandages over my head are as good as a disguise," he added, referring to the ones he had not removed when he undertook the chase; "and besides, it would never occur to her that I could catch this train. She thinks that she has outwitted me."

He was in doubt whether to arrest her at once, or to let her go still farther, and follow her, but he finally decided on the latter course, for the reason that he wished her to lead him to the place where she had concealed the money she had stolen.

He knew that she could not have it about her person; at least it was not at all likely that she was carrying it.

It was also quite likely, considering the fact that she had left him helpless in the park that morning, that she had already laid her plans for escaping from the city, and was on her way now to carry them into effect.

So he remained on the platform of the car with the guard, and waited.

The train was one that was bound to South Ferry, and Madam Loyola did not move from her seat until they had rounded the last curve and pulled in at that station.

Then she rose slowly and walked deliberately from the car, passing Nick so closely that he could have touched her had he cared to do so; nor did she even so much as glance at him, but continued on her way with her head held high—the last one in all that group whom one could have selected as a fugitive from justice.

She walked deliberately to the stairs and descended them, after traversing the long gallery which leads to Thirty-ninth Street, South Brooklyn, Ferry.

There she boarded a boat that was about to depart, and Nick followed her upon it.

He kept near to her all the way across, but she evidently had no idea that she was followed, for she did not once glance in his direction; and on the Brooklyn side she walked deliberately ashore and then turned southward toward Bushes' Stores.

She threaded her way among the drays and along the docks as if she was perfectly familiar with the route, and at last she turned out upon a long pier beside which two vessels, of the tramp-steamer variety, were lying.

"I thought so," said the detective to himself. "She has arranged for passage on one of them."

She had actually mounted the gangway-plank to the deck of one of them before she became aware that somebody was following; but as soon as she was on the deck, she turned—and then for the first time she recognized Nick Carter.

She flushed and then she paled. Then she compressed her lips and tried to smile.

"So," she said. "It is you, is it?"

"Yes, madam," replied Nick quietly.

She took one quick step backward and whipped out the revolver with which she had so nearly done for Patsy, and with a quick movement for which Nick would not have given her credit, she raised it and pulled the trigger.

This was one of the times when Nick Carter's luck stood by him, for the pistol did not go off; the cartridge did not explode. If it had, Nick would have been wounded, certainly.

He darted forward, even as she pulled the trigger, and knocked the weapon from her grasp; and at the same instant she leaped away out of his reach and darted toward the cabin, with Nick in hot pursuit.

How it was that she managed to elude him, Nick could not have told; but that she did so and with apparent ease was true.

The ship was lying with its stern toward the open river, and she ran to the taffrail with the speed of a fawn.

There, for one instant, she turned and faced him, and she laughed as she did so, again poising the pistol in her grasp, but this time with the muzzle turned against herself.

"I will never be taken alive," she said; but Nick did not stop in his advance upon her. He thought he had reason to believe that there was not another load in the weapon.

In this thought he was, however, mistaken, as it proved.

The woman leaped upon the rail, and as her body poised there for an instant, and just as the detective reached out to seize her, she pulled the trigger.

The report followed; and the woman, with a loud cry, plunged from the rail into the water, and disappeared.

At the same instant there was another cry from behind the detective, and he wheeled just in time to avoid a crazed attack from the big negro, who was rushing forward to the aid of his mistress; and as Nick dodged aside, the negro, unable to stop in his onward career, tripped and fell over the rail into the water after Madam Loyola.

She was quite dead when they fished her from the water, for the bullet had been well aimed; it had pierced her heart.

The body of Preston, who was drowned, was not recovered until almost an hour later.

And the money that had been stolen? Every dollar of it was found neatly packed in a dress-suit case in the cabin that Madam Loyola had engaged for the voyage to Buenos Ayres.

* * * * * * *

Just one more word.

When Nick returned the money to the banker, and related to him all that had happened, he also consented to allow the conclusion of the affair to remain a secret from the public.

Mrs. Barnes, later, sent the detective a letter of apology for the part she had played in the episode, but Nick never thought it necessary to reply.

THE END.

The next number of this weekly (523) will contain "The Man in the Doorway; or, Nick Carter's Conquest of a Castle."

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